Case 18-24519-GLT Filed 05/16/24 Entered 05/17/24 00:28:38 Doc 116 Imaged Certificate of Notice IN THE UNITED STATES BANKRUPTCY COURT

Page 1 of FILED

5/14/24 9:05 am

CLERK U.S. BANKRUPTCY COURT - WDPA

IN RE: AKILAH D. WALLACE Debtor(s) Ronda J. Winnecour Movant VS.

No Repondents.

Case No.:18-24519 Chapter

Related to Dkt. No. 98

ORDER OF COURT

WESTERN DISTRICT OF PENNSYLVANIA

AND NOW, this 14th day of May, 2024, upon consideration of the Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements, and following notice to the creditors and an opportunity to be heard, it is hereby ORDERED, ADJUDGED and DECREED, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

# ENTERED BY DEFAULT

BY THE COURT:

CHIEF UNITED STATES BANKRUPTCY JUDGE

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 18-24519-GLT Akilah D. Wallace

Debtor

Chapter 13

# **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: auto Page 1 of 4 Date Rcvd: May 14, 2024 Form ID: pdf900 Total Noticed: 34

The following symbols are used throughout this certificate:

#### Symbol Definition

- Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++
- Addresses marked '^ were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID		Recipient Name and Address
db	+	Akilah D. Wallace, 2005 Denning Way, North Versailles, PA 15137-2658
14951845	+	Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14951846		Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
14951847	+	Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268
14955897	+	FIA Card Services N.A., c/o Apothaker Scian P.C., 520 Fellowship Road C306, PO Box 5496, Mount Laurel, NJ 08054-5496
14951848	+	Frederic I Weinberg & Associates, P.C., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14951853	+	Mattleman, Weinroth & Miller, P.C., Attn: Robert W. Williams, Esquire, 401 Route 70 East, Suite 200, Cherry Hill, NJ 08034-2410

### TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID	Notice Type: Email Address + Email/PDF: acg.acg.ebn@aisinfo.com	Date/Time	Recipient Name and Address
-		May 15 2024 00:00:33	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	^ MEBN	May 14 2024 23:49:58	US Bank Trust National Association, Not In Its Ind, Padgett Law Group, 6267 Old Water Oak Rd, Suite 203, Tallahassee, FL 32312, UNITED STATES 32312-3858
14955896	Email/Text: creditcardbkcorrespondence@bofa.com	May 14 2024 23:51:00	FIA Card Services N.A., 1100 North King Street, Wilmington, DE 19884
14951839	+ Email/Text: BKMailBayview@bayviewloanservicing.com	May 14 2024 23:51:00	Bayview Loan Servicing LLC, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1837
14985787	+ Email/Text: BKMailBayview@bayviewloanservicing.com	May 14 2024 23:51:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14951841	+ Email/PDF: acg.coaf.ebn@aisinfo.com	May 15 2024 00:00:32	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14955888	Email/PDF: acg.coaf.ebn@aisinfo.com	May 15 2024 00:00:33	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14951840	Email/PDF: acg.coaf.ebn@aisinfo.com	May 15 2024 00:13:44	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
14964779	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 15 2024 00:13:59	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14951842	^ MEBN	May 14 2024 23:49:39	Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
14951843	+ Email/Text: bankruptcy@firstenergycorp.com	May 14 2024 23:53:00	Collection Service Center, Inc., 839 5th Ave, New Kensington, PA 15068-6303
14951844	^ MEBN		

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District/off: 0315-2 User: auto Page 2 of 4 Date Rcvd: May 14, 2024 Total Noticed: 34 Form ID: pdf900 May 14 2024 23:49:42 Collection Service Center, Inc., Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560 15302522 + Email/Text: nsm\_bk\_notices@mrcooper.com May 14 2024 23:52:00 Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839 14983435 Email/Text: kburkley@bernsteinlaw.com Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, May 14 2024 23:53:00 Pittsburgh, PA 15219-1945 14955897 ^ MEBN May 14 2024 23:48:23 FIA Card Services N.A., c/o Apothaker Scian P.C., 520 Fellowship Road C306, PO Box 5496, Mount Laurel, NJ 08054-5496 14951849 Email/Text: JCAP\_BNC\_Notices@jcap.com May 14 2024 23:53:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303 14951850 Email/Text: JCAP\_BNC\_Notices@jcap.com May 14 2024 23:53:00 Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302 14951851 Email/Text: camanagement@mtb.com May 14 2024 23:52:00 M&T Bank, PO Box 900, Millsboro, DE 19966 15506961 Email/Text: nsm\_bk\_notices@mrcooper.com May 14 2024 23:52:00 Nationstar Mortgage LLC, c/o RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741 14979296 Email/Text: Bankruptcy.Notices@pnc.com PNC BANK N.A., PO BOX 94982, May 14 2024 23:51:00 CLEVELAND, OH 44101 14951854 Email/Text: Bankruptcy.Notices@pnc.com May 14 2024 23:51:00 PNC Bank, PO Box 8807, Dayton, OH 45401 14951855 Email/Text: Bankruptcy.Notices@pnc.com May 14 2024 23:51:00 PNC Mortgage, 3232 Newark Drive, Miamisburg, OH 45342 14951856 Email/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 15 2024 00:14:03 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502 Email/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com 14983763 May 15 2024 00:14:04 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 14975663 + Email/Text: ebnpeoples@grblaw.com May 14 2024 23:52:00 Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 + Email/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com 14951857 Portfolio Recovery, Po Box 41021, Norfolk, VA May 15 2024 00:14:03 23541-1021 14982104 Email/Text: bkdepartment@rtresolutions.com May 14 2024 23:53:00 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029 15694128 Email/Text: mtgbk@shellpointmtg.com May 14 2024 23:52:00 US Bank Trust National Association et al., NewRez LLC et al., Bankruptcy Department, PO

TOTAL: 28

### BYPASSED RECIPIENTS

Box 10826, Greenville, 29603-0826

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address BAYVIEW LOAN SERVICING, LLC
cr		Community Loan Servicing, LLC
cr		Nationstar Mortgage LLC
cr		US Bank Trust National Association, Not In Its Ind
cr		US Bank Trust National Association, Not In Its Ind
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14955887	*+	Bayview Loan Servicing LLC, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1837
14955889	*+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14955890	*+	Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560

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District/off: 0315-2		0315-2	User: auto	Page 3 of 4	
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	14955891	*+	Collection Service Center, Inc., 839 5th Ave, New Kensington, PA 15068-6303		
	14955892	*+	Collection Service Center, Inc., Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560		
	14955893	*+	Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314		
	14955894	*	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709		
	14955895	*+	Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268		
	14955898	*+	Frederic I Weinberg & Associates, P.C., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973		
	14955899	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address fi Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303	led with court:, Jefferson	
	14955900	*	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302		
	14955901	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 1422 court:, M&T Bank, PO Box 900, Millsboro, DE 19966	28-2307, address filed with	
	14951852	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 142: court:, M&T Bank*, Attn: Bankruptcy Department, 475 Crosspoint Parkway, Getzville, NY 14068	28-2307, address filed with	
	14955902	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 142: court:, M&T Bank*, Attn: Bankruptcy Department, 475 Crosspoint Parkway, Getzville, NY 14068	28-2307, address filed with	
	14955903	*+	Mattleman, Weinroth & Miller, P.C., Attn: Robert W. Williams, Esquire, 401 Route 70 East, Suite 200, 08034-2410	Cherry Hill, NJ	
	14955904	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with Box 8807, Dayton, OH 45401	court:, PNC Bank, PO	
	14955905	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with 3232 Newark Drive, Miamisburg, OH 45342	court:, PNC Mortgage,	
	14955906	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, addres Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502	s filed with court:,	
	14955907	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021		

TOTAL: 5 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

# **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024	Signature:	/s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
Bernadette Irace	on behalf of Creditor Nationstar Mortgage LLC birace@milsteadlaw.com bkecf@milsteadlaw.com
Christopher M. Frye	on behalf of Debtor Akilah D. Wallace chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmei ster@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com
Joshua I. Goldman	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For

VRMTG Asset Trust josh.goldman@padgettlawgroup.com,

angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

Joshua I. Goldman

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com,

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angelica.reyes@padgettlawgroup.com; bkecf@padgettlawgroup.com; josh.goldman@ecf.CourtDrive.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 11